

Amendments to the Claims

Claims 1-18 Cancelled.

19. (currently amended) A method of quoting, issuing, and administering group insurance coverage for a client, comprising:

 A. receiving and storing in a master database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

 B. using at least some of said initial information, and in a quotation module:

 (i) processing the initial information to generate a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;

 (ii) storing the initial information and the output parameters in said master database; and

 (iii) upon receiving approval of the proposal, generating an insurance policy based at least in part upon the initial information and the output parameters stored in said master database; and

 C. using information stored in said master database, administering the insurance policy by:

~~(i) — supplying information stored in said database to a renewal module that is programmed to automatically renew the insurance policy by:~~

~~a. — calculating at least one of the anniversary date of the insurance policy and the renewal date of the insurance policy; and~~

~~b. — if the anniversary date is within a predetermined number of days of the renewal date, updating a policy renewal status, and supplying a renewal rate to the renewal module; and~~

~~(ii) — updating the insurance policy by replacing the premium rate with the renewal rate in said database.~~

- (i) loading information stored in said master database into a renewal database, comprising:
 - a. determining which policies in said master database feature an anniversary date that falls within a predetermined number of days from the date of said loading;
 - b. storing information relating to said policies in said master database featuring said anniversary date to a renewal database;
 - c. determining which of said policies whose information is stored in said renewal database are self bill policies, and for said self bill policies:
 - 1) determining if contribution meets a predetermined contribution level, and if not, checking to ensure that a census letter has been received, and if not, sending a census letter;
 - 2) if contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter;
 - 3) if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;
 - d. for said policies whose information is stored in said renewal database which are list bill policies:
 - 1) determining if contribution meets a predetermined contribution level and if not:
 - x) checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter; and
 - y) if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;
- (ii) supplying renewal rates for at least some of said policies whose information is stored in said renewal database;
- (iii) revising renewal status information for at least some of said policies whose information is stored in said renewal database;

(iv) updating renewal status information for at least some of said policies whose information is stored in said renewal database; and

(v) updating said master database with information from said renewal database, relating to at least some of said list bill policies whose information is stored in said renewal database and at least some of said self bill policies whose information is stored in said renewal database.

20. (previously presented) The method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the client.

21. (previously presented) The method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the insurance company.

22. (previously presented) The method of claim 19, wherein updating the insurance policy further comprises generating a notification to notify the client of the renewal rate, and receiving acceptance of the renewal rate.

23. (currently amended) The method of claim 19, wherein administering the insurance policy further comprises:

supplying at least some of the initial information and the output parameters stored in said master database to a billing module, and further:

calculating a billing date based at least in part on at least some of the initial information and the output parameters stored in said master database;

generating a bill request based at least in part upon the billing date;

searching a billing table to determine whether a previous bill having the same billing data has been issued;

if no previous bill having the same billing data has been issued, then generating a new bill based at least in part on at least some of the initial information and the output parameters from the client record; and

creating a billing record in the billing table, the
billing record based at least in part upon the new bill.

24. (previously presented) The method of claim 23, wherein if a
previous bill having the same billing data has been issued, then
generating a duplicate of the previous bill.

25. (currently amended) The method of claim 23, further
comprising supplying information stored in said master database to a
premiums module, and further:
electronically receiving premium data that indicates
that a premium associated with a billing record has been received;
and
updating a premium status in the billing record to
indicate that the premium has been received.

26. (previously presented) The method of claim 25, further
comprising validating the premium data using the premiums module.

27. (currently amended) The method of claim 25, further
comprising supplying information stored in said master database to a
commissions module that is programmed to calculate commissions based
at least in part upon the premium status, and performing said calculation
using said module.

28. (currently amended) The method of claim 19, further
comprising:
supplying information stored in said master database to a
document generation module that is programmed to automatically
generate necessary documentation relating to said insurance coverage;
and
with the document generation module, producing
documents relating to said insurance coverage.

29. (previously presented) The method of claim 19, wherein
supplying a renewal rate comprises calculating the renewal rate.

30. (previously presented) The method of claim 29, wherein calculating the renewal rate comprises calculating the renewal rate based on revised underwriting data.

31. (currently amended) A method of quoting, issuing, and administering group insurance coverage for a client, comprising:

A. receiving and storing in a master database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. using at least some of the initial information in a quotation module:

(i) processing the initial information to generate a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;

(ii) storing the initial information and the output parameters in said master database; and

(iii) upon receiving approval of the proposal, generating an insurance policy based at least in part upon the initial information and the output parameters stored in said master database; ~~and~~

C. administering the insurance policy, including tracking billing and premiums payment status, further including supplying information stored in the master database to a plurality of modules that are programmed to automatically generate and store information in said master database in order to administer the insurance policy without duplicative entry of information that has been previously stored in said master database;

D. using information stored in said master database, renewing at least some policies by:

(i) loading information stored in said master database into a renewal database, comprising:

a. determining which policies in said master database feature an anniversary date that falls within a predetermined number of days from the date of said loading;

_____ b. _____ storing information relating to said policies in said master database featuring said anniversary date to a renewal database;

_____ c. _____ determining which of said policies whose information is stored in said renewal database are self bill policies, and for said self bill policies:

_____ 1) _____ determining if contribution meets a predetermined contribution level, and if not, checking to ensure that a census letter has been received, and if not, sending a census letter;

_____ 2) _____ if contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter;

_____ 3) _____ if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;

_____ d. _____ for said policies whose information is stored in said renewal database which are list bill policies:

_____ 1) _____ determining if contribution meets a predetermined contribution level and if not:

_____ x) _____ checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter; and

_____ y) _____ if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;

(ii) _____ supplying renewal rates for at least some of said policies whose information is stored in said renewal database;

(iii) _____ revising renewal status information for at least some of said policies whose information is stored in said renewal database;

(iv) _____ updating renewal status information for at least some of said policies whose information is stored in said renewal database; and

(v) _____ updating said master database with information from said renewal database, relating to at least some of said list bill

policies whose information is stored in said renewal database and at least some of said self bill policies whose information is stored in said renewal database.

32. (previously presented) The method of claim 31, wherein supplying information regarding the insurance coverage to a plurality of modules comprises supplying information regarding the insurance coverage to at least some of the following modules: a billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a commissions module; and a document generation module.

33. (currently amended) A data processing system for quoting, issuing, and administering group insurance coverage for a client, comprising:

- A. at least one user interface for receiving initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;
- B. a master database adapted to store said initial information and other information relating to said coverage through at least part of the term of such coverage;
- C. a quotations module that is programmed to:
 - (i) process at least some of the initial information to generate a proposal for consideration by said client, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;
 - (ii) store the initial information and the output parameters in said master database; and
 - (iii) upon receiving approval of the proposal, generating an insurance policy based at least in part upon the initial information and the output parameters stored in said master database; and
- D. a renewal module that is adapted to renew at least some policies whose information is stored in said master database, by:

~~(i) — calculate, using information stored in said database, at least one of the anniversary date of the insurance policy and the renewal date of the insurance policy; and~~
~~(ii) — if the anniversary date is within a predetermined number of days of the renewal date, update a policy renewal status, and supply a renewal rate to the renewal module; and~~
~~(iii) — update the insurance policy by replacing the premium rate with the renewal rate in said database.~~

(i) loading information stored in said master database into a renewal database, comprising:
a. determining which policies in said master database feature an anniversary date that falls within a predetermined number of days from the date of said loading;
b. storing information relating to said policies in said master database featuring said anniversary date to a renewal database;

c. determining which of said policies whose information is stored in said renewal database are self bill policies, and for said self bill policies:

1) determining if contribution meets a predetermined contribution level, and if not, checking to ensure that a census letter has been received, and if not, sending a census letter;

2) if contribution meets the predetermined contribution level, checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter;

3) if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;

d. for said policies whose information is stored in said renewal database which are list bill policies:

1) determining if contribution meets a predetermined contribution level and if not;

x) checking to ensure that an eligibility letter has been received and if not, sending an eligibility letter; and

_____ y) _____ if said eligibility letter has been received, determining whether participation meets a predetermined participation level, and if not, printing a participation letter;

(ii) _____ supplying renewal rates for at least some of said policies whose information is stored in said renewal database;

(iii) _____ revising renewal status information for at least some of said policies whose information is stored in said renewal database;

(iv) _____ updating renewal status information for at least some of said policies whose information is stored in said renewal database; and

(v) _____ updating said master database with information from said renewal database, relating to at least some of said list bill policies whose information is stored in said renewal database and at least some of said self bill policies whose information is stored in said renewal database.

34. (previously presented) The data processing system of claim 33, further comprising presentation functionality for reporting output information corresponding to the information regarding the insurance coverage.

35. (currently amended) The data processing system of claim 33, further comprising a billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a commissions module; and a document generation module, all of which use at least some of said information in said master database.

36. (currently amended) The data processing system of claim 35, wherein the billing module is programmed to:
calculate a billing date based on initial information and output parameters stored in said master database;
generate a bill request based at least in part upon the billing date;
search a billing table to determine whether a previous bill having the same billing data has been issued;

if no previous bill having the same billing data has been issued, then generate a new bill based at least in part on at least some of the initial information and the output parameters from said master database; and

create a billing record in the billing table, the billing record based at least in part upon the new bill.

37. (previously presented) The data processing system of claim 35, wherein the premiums module is programmed to:

electronically receive premium data that indicates that a premium associated with a billing record has been received; and

update a premium status in the billing record to indicate that the premium has been received.

38. (previously presented) The data processing system of claim 35, wherein the commissions module is programmed to calculate commissions based at least in part upon premium status.

39. (previously presented) The data processing system of claim 35, wherein the document generation module is programmed to automatically generate necessary documentation relating to said insurance coverage, and with the document generation module, to produce documents relating to said insurance coverage.